

## REMARKS/ARGUMENTS

### **Claim Amendments**

The Applicant has amended claims 1, 36 and 42. New claims 48-50 are added to more clearly claim the Applicant's invention. Support for amendments in claim 1 are shown enclosed in square brackets in the claim 1 example below. Accordingly, claims 21-27 and 36-51 are pending in the application. Favorable reconsideration of the application is respectfully requested in view of the foregoing amendments and the following remarks.

### **Examiner Objections - Claims**

Claims 23, 26, 38 and 46 were objected to because of informalities. The term "user's A-number" is confusing as it is a term peculiar to Ericsson. A "calling" telephone number, the user's telephone number, is the A-number. A B-number is the "called" number. A description of the term is included above in Amendments to the Specification and a 'weak' reference in the specification is found on page 13, line 35 – "The telephone numbers or A-numbers...". The Applicant appreciates the Examiner's thorough review of the claims. The Applicant has amended the claims as suggested by the Examiner in order to correct the informalities. The Examiner's consideration of the amended claims is respectfully requested.

Furthermore, the Applicant appreciates the Examiner's arguments in this and the past rejections as being clear and to the point with support for the arguments having specific references to the prior art reference.

### **Claim Rejections – 35 U.S.C. § 103 (a)**

Claims 21-27 and 36-47 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Taskett (US Patent 5,991,748) in view of Wakamoto (US Patent 5,526,415). The Applicant traverses the rejection of these claims and respectfully directs the Examiner's attention to amended independent claim 1.

21. (Currently Amended) A method of paying for calls and services for a user in a telecommunications network comprising an Intelligent Network (IN) the method comprising the steps of:

providing database storage for prepaid user accounts and for voucher accounts, wherein the prepaid user account can access the voucher account database;[p 6, lines 9-13]

the user purchasing a voucher, wherein the voucher is a document issued to the user for value received [page 16, lines 10-11], information present on the document being limited to information regarding the voucher account database, the actual credit value of the voucher being predefined in the voucher account database [p 13, lines 6-10];

accessing an IN loading service through a user interface operationally connected to the IN, said access occurring in real time during an ongoing call [p 14, lines 27-31];

the user validating the voucher by providing voucher identification to the IN [p 13, lines 8-10], wherein the IN compares the voucher identification with voucher records in the voucher database for determining the amount of money stored in a monetary field associated with the voucher identification;

transferring an amount, from the monetary field in the voucher database, equal to or less than the voucher value,[p 4, lines 30-34] to the user account database; and

charging the calls and services, to the user account, according to usage. (Emphasis added)

The Applicant respectfully submits that the emphasized limitations are not taught or suggested by Taskett or Wakamoto, either individually or in combination. The prior art reference (or references when combined) must teach or suggest all of the claim limitations (MPEP 2143). In that regard, the Applicant respectfully submits that the Examiner's references fail to teach or suggest each and every element of the presently pending independent claims.

As previously explained, the present invention utilizes two subscriber (user) accessible accounts; a prepaid, or voucher, account that is linked or connected with a "user account" in the Intelligent Network (IN). The prepaid account acts as a sort of deposit account that the user can access when the user account is low. The user account is an account that provides direct payment for services available through the intelligent network. The user purchases vouchers (typically paper) and the voucher identifying characteristics are transmitted to the IN to match up with a voucher account

having a predefined monetary value field. If the characteristics (e.g., a unique number) match, the user is granted access to that voucher value in the identified voucher account. The Applicant's invention allows for funds to be transferred, on demand, in real time and during a voice call, to the user account from the prepaid voucher account. As the subscriber/user uses a service, the user account, which starts with an initial balance, determines the amount available in the user account and the probable amount of usage required by the service. If the user account determines that the balance will not cover the use of the service by the subscriber, the user account signals the user to transfer an appropriate credit from the prepaid account to the user account, which may occur during a live call.

According to the emphasized limitations in amended claim 1, the Taskett reference lacks at least the limitation of the voucher being a document or receipt evidencing a value received by a voucher sales outlet. Support for this limitation in the Applicant's Specification is stated throughout the Description in different ways and the term 'document', a synonym for a paper or card voucher, is not actually used. The implications that the voucher is a card or paper certificate is implied, for instance on page 13, lines 1-3 - a sale of a voucher at a "kiosk or newspaper stand". This is an indication of what the Applicant had in mind regarding definition of a voucher. Further evidence is in the Description on page 16, line 9-12, which discloses "writing on the voucher".

The Applicant respectfully submits that neither Taskett nor Wakamoto individually or in combination teach or suggest the use of a paper voucher, or receipt. Taskett teaches the use of a credit card/prepaid card combination and Wakamoto does not teach or suggest either one (though a prepaid service is described). The document voucher is identified to the IN by the user and the IN confirms a value predefined in a voucher database. The user may then transfer funds from the voucher database to the user account/database for paying charges by the user's account. This being the case, the Applicant respectfully requests the allowance of claim 21 and analogous claims 36 and 42, which contain similar limitations. Additionally, the respective dependent claims,

recite further limitations to novel elements of the independent claims. The Applicant respectfully requests the allowance of these dependent claims.

Claim 48 stands rejected under 35 U.S.C. § 103(a) as being unpatentable over Taskett and Wakamoto, as applied to Claim 42 above, and further in view of Tsunokawa (US Patent 5,546,446). The Applicant respectfully traverses the rejection of this claim.

The Tsunokawa reference is cited for disclosing deletion of expired vouchers (card information) from the record in the database. The Applicant has reviewed the cited portion of the Tsunokawa reference and respectfully disagrees with the interpretation by the Examiner. Tsunokawa discloses a prepaid system that stores funds to a prepaid card account that the user swipes across/through a payment terminal. The prepaid card has a value stored on the card that is reduced during a call. In other words, the amount of value that is available to the user is stored on the card and any amount used is removed from the card. (col 1, lines 25-28). The voucher of the Applicant's invention is strictly a voucher that identifies an account with a predefined amount. The voucher carries no value and is not debited or charged in any way. This being the case, the Applicant respectfully requests the allowance of claim 48.

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### CONCLUSION

In view of the foregoing remarks, the Applicant believes all of the claims currently pending in the Application to be in a condition for allowance. The Applicant, therefore, respectfully requests that the Examiner withdraw all rejections and issue a Notice of Allowance for all pending claims.

The Applicant requests a telephonic interview if the Examiner has any questions or requires any additional information that would further or expedite the prosecution of the Application.

Respectfully submitted,



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